



**She
Wasn't
Born
Yesterday.**

But This Morning She Gave Her Life Savings To A Perfect Stranger.

The chances of her getting her money back are not good, either.

The FBI says Americans lose \$40 billion each year from telephone fraud alone. There are an estimated 14,000 illegal telemarketers operating in the U.S. Nearly 60 percent of fraud victims are over 50.

PREVENTION is the answer. The Virginia Department for the Aging and the Better Business Bureaus (BBBs) of Virginia have partnered to offer assistance and advice to people who want to avoid fraud. Sometimes we may be able to help you get out of trouble. How?

By informing

Check it out before you buy or donate. Call the Department for the Aging at 1-800-552-3402. We'll put you in touch with a trained fraud counselor at the Better Business Bureau that serves your region.

By intervening

Did you say yes when you should have said no? That's OK. It happens to all of us. But your Better Business Bureau can help you sort through a business transaction. Give us a call.

By educating

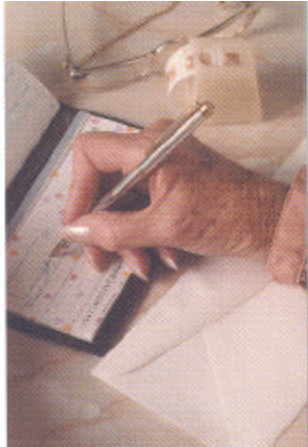
Most scams have warning signals. The staff at your Better Business Bureau is familiar with the best ways to avoid fraud. We'll talk with your community or church group about ways to avoid scams. Call us to arrange a speaker.

**Call the Department for the Aging
at 1-800-552-3402 for information.**

Recognizing what's behind the friendly mask of fraud

A nice looking young man shows up at your front door and tells you he and his paving crew have some asphalt left over from another job. He noticed some bad cracks in your driveway and says he can pave the whole area for \$200 cash—about one-tenth of what it would normally cost. But you have to decide right now. You say “yes.” The crew finishes quickly, but the young man says it took three times as much asphalt as they thought it would. The price is now \$600. He offers to take you to the bank to cash your check. You pay him and he takes you home. The next morning it rains and washes off all the “asphalt.”

A woman with an excited voice calls and says your name was drawn from a special group of homeowners in your area. You have won a valuable FREE PRIZE! She says the contest is sponsored by a foundation that provides valuable services to arthritis victims. All you have to do is make a modest donation to the foundation—a very worthy cause—and you can claim your prize. She suggests \$100, but also mentions other options. You give her your credit card number and agree to donate \$400. A week later you receive your prize—a box of plastic doo-dads worth about \$5.



How can YOU help prevent elder fraud?

1. Get the word out

Tell your relatives and friends to call the Department for the Aging at 1-800-552-3402 for information. We can help deal with immediate problems, or refer you to someone with resources to help protect you and your loved ones from fraud. Virginia's Better Business Bureaus volunteers are trained to help.

2. Volunteer

Take a stand against people who take advantage of our older friends and neighbors. We'll train you to advise older citizens about how to recognize fraud. Call 1-800-552-3402 for information about how to become a Better Business Bureau volunteer.

3. Contact Your BBB

ElderFraud programs are a free service of the BBBs. We need your help to make sure Virginia is off limits to people who want to con senior citizens out of their savings, security and dignity. Call us. There are lots of ways you can help.

Better Business Bureaus

Northern Virginia

1012 14th Street NW 9th Floor
Washington DC 20005-3410
202-393-8000

Central Virginia

701 East Franklin Suite 712
Richmond VA 23219-2332
804-648-0016

Greater Hampton Roads

586 Virginian Drive
Norfolk VA 23505
757-531-1300

Western Virginia

31 West Campbell Avenue
Roanoke VA 24011-1301
540-342-3455



How To Avoid Fraud

(Clip this list and post it near your phone.)

- ◆ *Do not* talk to anyone you don't want to talk to. If you feel the least bit pressured—hang up.
- ◆ *Do not* give your credit card or checking account number over the telephone **UNLESS YOU MADE THE CALL.**
- ◆ *Do not* trust anyone who offers a chance in a sweepstakes, but requires a donation to enter. Legitimate contests do not require donations.
- ◆ *Do not* fall prey to high-pressure appeals to donate money or make a purchasing decision—they are sure signs of a scam.
- ◆ *Do not* listen to anyone who says you must make a decision right now or lose your chance to buy a product or service.
- ◆ *Do not* be taken in by offers that try to avoid the US Mail by using a courier service to pick up a donation or a check. Stay away from them.
- ◆ *Do not* listen if someone offers you risk-free investments. All investments have some degree of risk.
- ◆ *Do not* listen to an offer that sounds too good to be true. If it sounds too good to be true...**THEN IT IS.**

Call 1-800-552-3402 (V/TTY) to report fraud or to find out more about it.



The mission of the Virginia Department for the Aging is to foster the independence, security and dignity of older Virginians by promoting partnerships with families and communities.

The mission of the Better Business Bureau's ElderFraud program is to assist seniors in recognizing and resisting fraudulent offerings and possible scams.

The goals of the ElderFraud program are:

- ◆ To promote awareness of fraud and how to prevent it
- ◆ To assist and advise the elderly on their rights as consumers
- ◆ To advise the elderly on what to expect from businesses
- ◆ To work with organizations serving the elderly population
- ◆ To warn the community about fraud in the marketplace
- ◆ To educate the elderly about important family issues

Call 1-800-552-3402 (V/TTY)



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